

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

Shannan Dione Thomas
675 Stevens Road
York Haven, PA 17370

Chapter 7
Case No. 1:10-bk-02575-MDF

Last four digits of Social-Security, Individual
Taxpayer-Identification, Employer Tax-Identification No(s)(if
any):
xxx-xx-3821

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) is entitled to a discharge,

IT IS ORDERED:

The debtor(s) is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: August 11, 2010



Mary D. France
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

This document is electronically signed and filed on the same date.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0314-1
Case: 10-02575

User: TWilson
Form ID: B18

Page 1 of 1
Total Noticed: 21

Date Rcvd: Aug 11, 2010

The following entities were noticed by first class mail on Aug 13, 2010.

db +Shannan Dione Thomas, 675 Stevens Road, York Haven, PA 17370-9570
3533029 AT&T, PO BOX 537104, Atlanta, GA 30353-7104
3533031 +Calvary Portfolio Services, Attention: Bankruptcy Department, Po Box 1017,
Hawthorne, NY 10532-7504
3533036 Elan Financial Service, Cb Disputes, St Louis, MO 63166
3533037 +Everhome Mortgage Co, Attn: Bankruptcy, 8100 Nationsway, Jacksonville, FL 32256-4405
3533043 PA State Employees Credit Union, P O Box 67013, Harrisburg, PA 17106-7013
3533044 +Peoples Bk Credit Card Services, Attn: Bankruptcy, Po Box 7092 Rccb 0680,
Bridgeport, CT 06601-7092
3533045 +RBS, P O Box 7092, Bridgeport, CT 06601-7092
3533047 +Tnb-visa, Po Box 560284, Dallas, TX 75356-0284
3533048 +Tract/cbsd, Po Box 6497, Sioux Falls, SD 57117-6497

The following entities were noticed by electronic transmission on Aug 11, 2010.

3533028 +EDI: BECKLEE.COM Aug 11 2010 15:43:00 American Express, c/o Becket and Lee LLP,
Po Box 3001, Malvern, PA 19355-0701
3533030 +EDI: BANKAMER2.COM Aug 11 2010 15:43:00 Bank Of America, Po Box 1598,
Norfolk, VA 23501-1598
3533032 EDI: CHASE.COM Aug 11 2010 15:43:00 Chase, Bank One Card Serv, Westerville, OH 43081
3533033 EDI: CITICORP.COM Aug 11 2010 15:43:00 Citgo / Citibank, Processing Center,
Des Moines, IA 50362-0300
3533034 +EDI: CITICORP.COM Aug 11 2010 15:43:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
3533035 +EDI: DISCOVER.COM Aug 11 2010 15:43:00 Discover Fin, Attention: Bankruptcy Department,
Po Box 3025, New Albany, OH 43054-3025
3533038 +EDI: WFNBN.COM Aug 11 2010 15:43:00 Fashion Bug/soanb, Attn: Bankruptcy, Po Box 182124,
Columbus, OH 43218-2124
3533039 +EDI: RMSC.COM Aug 11 2010 15:43:00 Gemb/jcp, Attention: Bankruptcy, Po Box 103104,
Roswell, GA 30076-9104
3533040 +EDI: HFC.COM Aug 11 2010 15:43:00 Hsbc Best Buy, Attn: Bankruptcy, Po Box 5263,
Carol Stream, IL 60197-5263
3533041 +EDI: HFC.COM Aug 11 2010 15:43:00 Hsbc/boscov, Po Box 4274, Reading, PA 19606-0674
3533042 +EDI: CBSKOHLS.COM Aug 11 2010 15:43:00 Kohls/chase, Po Box 3115, Milwaukee, WI 53201-3115
TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2010

Signature:

